

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/26/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Patrick Studebaker
3039 North 425 East
North Ogden, UT 84414

Kaelynn Marie Studebaker
3039 North 425 East
North Ogden, UT 84414

Case Number:
09-26643 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3023
xxx-xx-0941

Attorney for Debtor(s) (name and address):

Theron D. Morrison
290 25th Street, Ste 102
Ogden, UT 84401
Telephone number: (801) 392-9324

Bankruptcy Trustee (name and address):

Steven R. Bailey tr
2454 Washington Blvd.
Ogden, UT 84401
Telephone number: (801) 621-4430

Meeting of Creditors

Date: **August 12, 2009**

Time: **8:00 am**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 10/13/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 7/9/09

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 20 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Bankr.D.Ut. Rules 1007-2, 2003-1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 09-26643

User: dlj
Form ID: rab9a

Page 1 of 2
Total Noticed: 53

Date Rcvd: Jul 09, 2009

The following entities were noticed by first class mail on Jul 11, 2009.

db/jdb +Michael Patrick Studebaker, Kaelynn Marie Studebaker, 3039 North 425 East,
North Ogden, UT 84414-1959

aty +Theron D. Morrison, 290 25th Street, Ste 102, Ogden, UT 84401-2668

tr +Steven R. Bailey tr, 2454 Washington Blvd., Ogden, UT 84401-2312

6510869 Advanta, PO Box 8088, Aston, PA 19014

6510877 +AR Solutions, Inc., PO Box 26095, Columbus, OH 43226-0095

6510867 +Abrams, Davis & Keller, Inc., 1201 Sussex Turnpike, Ste. 102, Randolph, NJ 07869-2974

6510868 +Administrative Office of Courts, 50 S. State St., Salt Lake City, UT 84111

6510870 +Allied Interstate, 800 Interchange West, 435 Ford Road, Minneapolis, MN 55426-1063

6510871 +Altus, PO Box 67103, Harrisburg, PA 17106-7103

6510872 +America First Credit Union, PO Box 9338, Ogden, UT 84409-0338

6510873 +America First Credit Union cc, Bankruptcy Department, PO Box 9199, Ogden, UT 84409-0199

6510875 American Exteriors/GEMB, PO Box 9081439, El Paso, TX 79998

6510876 +American Recovery Services Inc., 555 St Charles Drive, Suite 100,
Thousand Oaks, CA 91360-3983

6510878 +Aric Cremer, 90 E. 100 S. Ste 201, Saint George, UT 84770-3463

6510882 +Bradbert Orthodontics, 2707 N. 400 E., Ogden, UT 84414-2241

6510885 +Chase Home Finance LLC, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705

6510887 +CitiBank, N.A., PO Box 6191, Sioux Falls, SD 57117-6191

6510886 Citibank, PO Box 6077, Souix Falls, SD 57117-6077

6510891 +DEX Media, 9380 Station St., Littleton, CO 80124-6807

6510890 +Delta Management Associates, Inc., 100 Everett Ave., Chelsea, MA 02150-2309

6510892 Discover Card cc, PO Box 30395, Salt Lake City, UT 84130-0395

6510893 +Federal Pacific Credit Company, PO Box 27198, Salt Lake City, UT 84127-0198

6510894 +Financial Asset Management Systems, Inc., PO Box 451409, Atlanta, GA 31145-9409

6510895 +Focusf Rec. Management LLC, 1130 Northchase Parkway #150, Marietta, GA 30067-6429

6510897 +Granite State Management & Resources, PO Box 2097, Concord, NH 03302-2097

6510898 HSBC, PO Box 98706, Las Vegas, NV 89193

6510899 Icyte Pathology, PO Box 3405, Carlsbad, NM 88220

6510901 +James Publishing, PO Box 25202, Santa Ana, CA 92799-5202

6510902 +Johnson,Riddle and Mark LLC, PO Box 7811, Sandy, UT 84091-7811

6510903 +Law Office Of Richard Carling, 420 E. South Temple, Ste. 470, Salt Lake City, UT 84111-1315

6510904 +Mervyn's, PO Box 981206, El Paso, TX 79998-1206

6510905 +Municipal Services Bureau, PO Box 6755, Austin, TX 78762-6755

6510907 +NCO, 507 Prudential Rd., Horsham, PA 19044-2368

6510908 +Ogden Regional Medical Center, P.O. Box 99008, Bedford, TX 76095-9108

6510909 +Rudiger Investigations, PO Box 999, Springdale, UT 84767-0999

6510910 +Skaggs Chiropractic, Inc., 2721 N. Hwy 89, Ste. 100, Ogden, UT 84404-1205

6510911 +The Student Loan People, PO Box 24328, Louisville, KY 40224-0328

6510912 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 1800, Saint Paul, MN 55101)

6510913 US Bank, PO Box 5227, Cincinnati, OH 45202

6510914 +Utah Department of Corrections, 14717 S. Minutemen Dr., Draper, UT 84020-9549

6510915 Utah Imaging Associates, PO Box 1369, Bountiful, UT 84011-1369

6510916 +Valentine & Kebartas, Inc., PO Box 325, Lawrence, MA 01842-0625

6510917 +Zwicker & Associates, P.C., Attorneys at Law, 80 Minuteman Rd., Andover, MA 01810-1008

The following entities were noticed by electronic transmission on Jul 10, 2009.

6510874 +EDI: AMEREXPR.COM Jul 09 2009 21:13:00 American Express, PO BOX 297879,
Ft Lauderdale, FL 33329-7879

6510879 +EDI: ARSN.COM Jul 09 2009 21:13:00 Associated Recovery Services, PO Box 469046,
Escondido, CA 92046-9046

6510880 +EDI: BANKAMER.COM Jul 09 2009 21:13:00 Bank of America, 4161 Piedmont Pkwy.,
Greensboro, NC 27410-8119

6510881 EDI: HFC.COM Jul 09 2009 21:13:00 Best Buy Retail Services, P.O. Box 60148,
City Of Industry, CA 91716-0148

6510888 E-mail/Text: bankruptcy@ctbi.com Community Trust Bank, PO Box 2947,
Pikeville, KY 41502

6510883 +EDI: CAPITALONE.COM Jul 09 2009 21:13:00 Capital One, Po Box 30281,
Salt Lake City, UT 84130-0281

6510884 +EDI: CHASE.COM Jul 09 2009 21:13:00 Chase, 800 Brooksedge Blvd.,
Westerville, OH 43081-2822

6510886 EDI: CITICORP.COM Jul 09 2009 21:13:00 Citibank, PO Box 6077, Souix Falls, SD 57117-6077

6510889 EDI: CRFRSTNA.COM Jul 09 2009 21:13:00 Credit First N.A., PO Box 81344,
Cleveland, OH 44188-0344

6510891 +E-mail/Text: vendorsupport@dexknows.com DEX Media, 9380 Station St.,
Littleton, CO 80124-6807

6510896 +EDI: RMSC.COM Jul 09 2009 21:13:00 GE Money, PO Box 103104, Roswell, GA 30076-9104

6510906 +EDI: NESF.COM Jul 09 2009 21:13:00 National Enterprise Systems,
Professional Debt Collectors, 29125 Solon Rd, Solon, OH 44139-3442

6510912 EDI: USBANKARS.COM Jul 09 2009 21:13:00 US Bank, PO Box 1800, Saint Paul, MN 55101

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2
Case: 09-26643

User: dlg
Form ID: rab9a

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Total Noticed: 53

Date Rcvd: Jul 09, 2009

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.